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April 6, 1998

Assistant Commissioner
for Patents
Washington, D.C. 20231

**Re: Substitution of Counsel
U.S. Patent Appl'n Serial No. 08//834,240
Entitled "METHOD AND APPARATUS FOR
PREPARING CLIENT COMMUNICATIONS
INVOLVING FINANCIAL PRODUCTS AND SERVICES"
Our Ref.: 430-012**

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Dear Sir:

Enclosed are the following:

1. Substitution of Counsel for Richard March Libman; and
2. Postcard for receipt acknowledgment.

Please change your records with respect to the above patent application to reflect the change in counsel.

If you have any questions, please contact the undersigned.

Sincerely,

Stephen T. Sullivan

STS/lam
Enclosures



PATENT

Docket No. 430-012

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:)

Richard Marc Libman)

Entitled: METHOD AND)
APPARATUS FOR PREPARING)
CLIENT COMMUNICATIONS)
INVOLVING FINANCIAL PRODUCTS)
AND SERVICES)

Filed: April 15, 1997)

Serial No.: 08/834,240)

Group Art Unit: 2411

Examiner: Unassigned

SUBSTITUTION OF COUNSEL

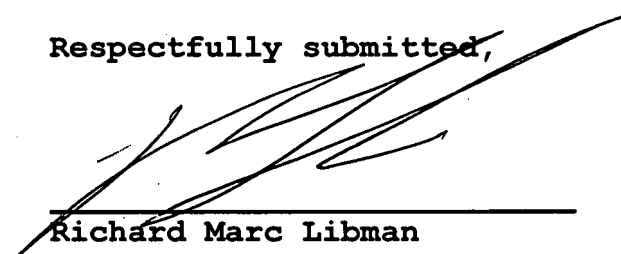
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Assistant Commissioner
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Please amend the U.S. Patent and Trademark Office file and records for the captioned application to reflect the fact that Applicant hereby substitutes Stephen T. Sullivan (Reg. No. 32,444) of the firm Weinberg Sullivan, P.C., located at 5060 North 40th Street, Suite 120, Phoenix, AZ 85018-2140 as attorney of record. Documents filed in the future by Applicant will reflect this change.

Respectfully submitted,

Dated: January 10, 1998


Richard Marc Libman
Applicant